

State of Washington
Office of Insurance Commissioner
2003 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Collectively Renewable

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

| Rank | Company Name | NAIC Code | Dom | Type(1) | Premiums Written | Market Share | Premiums Earned | Losses Incurred(2) | Loss Ratio | Enrollment(3) |
|-----------------------------------|------------------------------|-----------|-----|---------|------------------|--------------|-----------------|--------------------|------------|---------------|
| 1 | Mutual Of Omaha Ins Co | 71412 | NE | L&D | \$762 | 58.24% | \$769 | \$535 | 69.59% | |
| 2 | Washington Natl Ins Co | 70319 | IL | L&D | \$370 | 28.28% | \$376 | \$128 | 34.09% | |
| 3 | Conseco Ins Co | 60682 | IL | L&D | \$45 | 3.47% | \$43 | \$8 | 17.27% | |
| 4 | Bankers Life & Cas Co | 61263 | IL | L&D | \$45 | 3.43% | \$47 | \$74 | 159.13% | |
| 5 | Union Fidelity Life Ins Co | 62596 | IL | L&D | \$28 | 2.14% | \$28 | \$18 | 64.41% | |
| 6 | United Heritage Life Ins Co | 63983 | ID | L&D | \$12 | 0.91% | \$12 | \$256 | 2154.63% | |
| 7 | Unum Life Ins Co Of Amer | 62235 | ME | L&D | \$12 | 0.89% | \$10 | \$12 | 125.32% | |
| 8 | Horace Mann Life Ins Co | 64513 | IL | L&D | \$8 | 0.62% | \$8 | \$14 | 178.70% | |
| 9 | United Teacher Assoc Ins Co | 63479 | TX | L&D | \$8 | 0.58% | \$7 | \$6 | 82.85% | |
| 10 | National Financial Ins Co | 90956 | TX | L&D | \$4 | 0.29% | \$4 | \$0 | 0.00% | |
| 11 | Continental Cas Co | 20443 | IL | P&C | \$3 | 0.24% | \$3 | \$4 | 112.32% | |
| 12 | World Ins Co | 70629 | NE | L&D | \$2 | 0.16% | \$2 | \$0 | (1.64)% | |
| 13 | Trustmark Ins Co | 61425 | IL | L&D | \$2 | 0.15% | \$2 | \$1 | 42.34% | |
| 14 | MIC Life Ins Corp | 85561 | DE | L&D | \$2 | 0.12% | \$2 | \$0 | 0.00% | |
| 15 | Government Employees Ins Co | 22063 | MD | P&C | \$1 | 0.09% | \$1 | \$0 | 2.04% | |
| 16 | Sunset Life Ins Co Of Amer | 69272 | MO | L&D | \$1 | 0.08% | \$1 | \$0 | (1.19)% | |
| 17 | National Benefit Life Ins Co | 61409 | NY | L&D | \$1 | 0.05% | \$1 | \$0 | 0.00% | |
| 18 | Nationwide Life Ins Co | 66869 | OH | L&D | \$1 | 0.04% | \$0 | \$0 | 109.59% | |
| All 18 | Other Companies | | | | \$3 | 0.19% | \$3 | \$24 | 10.87% | |
| Totals (Loss Ratio is average)(4) | | | | | \$1,308 | 100.00% | \$1,318 | \$1,079 | 81.86% | |

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., F=Fraternal, (2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington